

0\_ Valuation of Security

1\_ Assumption of Executory Contract or Unexpired Lease

0\_ Lien Avoidance

Last revised: November 14, 2023

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEYIn Re: Christian G. MonneCase No.: 23-10870

Debtor(s)

Judge: JKS

## Chapter 13 Plan and Motions

☐ Original☒ Modified/Notice Required☐ Motions Included☐ Modified/No Notice RequiredDate: 07/24/2025THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

## YOUR RIGHTS WILL BE AFFECTED

The Court issued a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

## THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULTS IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a / ☐ 7b / ☐ 7c.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a / ☐ 7b / ☐ 7c.

Initial Debtor(s)' Attorney: /s/ JJRInitial Debtor: /s/ CMInitial Co-Debtor: \_\_\_

## Part 1: Payment and Length of Plan

a. The debtor shall pay to the Chapter 13 Trustee \$1,100.00 monthly for 3 months starting on the first of the month following the filing of the petition. (If tier payments are proposed) : and then \$725.00 per month for 10 months; \$1,065.00 per month for 16 months; and then \$2,100 per month for 31 months; for a total of 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

\$100,000 cash out from approved refinance of 33 Graydon St.

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description: \_\_\_\_\_

Proposed date for completion: \_\_\_\_\_

☒ Refinance of real property:

Description: 39 Grayson Terrace, Clifton, NJ 07013

Proposed date for completion: 12 months from confirmation

☐ Loan modification with respect to mortgage encumbering real property:

Description: \_\_\_\_\_

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.

☐ If a Creditor filed a claim for arrearages, the arrearages ☐ will / ☐ will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.

e. For debtors filing joint petition:

☐ Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Initial Debtor: \_\_\_\_\_ Initial Co-Debtor: \_\_\_\_\_

## Part 2: Adequate Protection ☒ None

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor). (Adequate protection payments to be commenced upon order of the Court.)

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s), pre-confirmation to: \_\_\_\_\_ (creditor).

## Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
Scura, Wigfield, Heyer, Stevens & Cammarota, LLP	ADMINISTRATIVE	\$3,500.00 (Subject to the filing of a fee application)
Internal Revenue Service	Tax Priority Claim	\$21,365.83 (Per Proof of Claim Filed)
State of New Jersey - Division of Taxation	Tax Priority Claim	\$24,213.12 (Per Proof of Claim Filed)

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount: Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than the full amount.		

## Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence

☐ NONE

The Debtor shall pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
Rocket Mortgage LLC	39 Graydon Terrace, Clifton, NJ 07013	\$10,516.31 Post-Petition Arrears)	N/A	\$10,516.31 (Post-Petition Arrears)	Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

## b. Curing and Maintaining Payments on Non-Principal Residence &amp; other loans or rent arrears:

☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor

## c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506:

☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Through the Plan Including Interest Calculation by Trustee

## d. Requests for valuation of security, Cram-down, Strip Off &amp; Interest Rate Adjustments

☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee

2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

## e. Surrender

☐ NONE

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt

## f. Secured Claims Unaffected by the Plan

☒ NONE

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)

## g. Secured Claims to be Paid in Full Through the Plan:

☐ NONE

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee
Citadel Servicing Corporation	33 Grayson Terrace, Clifton NJ 07013			
State of New Jersey, Division of Taxation DJ-089148-2021	39 Graydon Terrace, Clifton, NJ 07013	\$24,213.12	N/A	\$24,213.12
AGSCO Corporation DJ-166172-2021	39 Graydon Terrace, Clifton, NJ 07013	\$100,000.00	N/A	\$100,000.00
The Fundworks, LLC J-094064-2021	39 Graydon Terrace, Clifton, NJ 07013	\$0	N/A	\$0

**Part 5: Unsecured Claims**☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☒ Not less than \$ 207,552.00 to be distributed *pro rata*
- ☐ Not less than \_\_\_\_\_ % percent
- ☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Name of Creditor	Basis of Separate Classification	Treatment	Amount to be Paid by Trustee
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**Part 6: Executory Contracts and Unexpired Leases**☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Name Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor
Hyundai Capital America	\$1,180.76 (Per Proof of Claim Filed)	Vehicle Lease	Assumed	\$657.16

**Part 7: Motions** ☒ NONE

NOTE: All plans containing motions must be served on all affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

**d. Post-Petition Claims**

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification** ☐ **NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: May 21, 2025.

Explain below **why** the plan is being modified:

Part 4e: Debtor is refinancing the property 33 Graydon and is proposing to refinance the 39 Graydon property 12 months from confirmation.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

**Part 10: Non-Standard Provision(s):**

Non-Standard Provisions:

- ☒ NONE  
☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: 07/24/2025

/s/ Christian G. Monne

Debtor

Date:

/s/

Joint Debtor

Date: 07/24/2025

/s/ Jamal J. Romero, Esq.

Attorney for the Debtor

In re:  
Christian G. Monne  
Debtor

Case No. 23-10870-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jul 25, 2025

User: admin  
Form ID: pdf901

Page 1 of 3  
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2025:

Recip ID	Recipient Name and Address
db	+ Christian G. Monne, 39 Graydon Terrace, Clifton, NJ 07013-3315
intp	+ Charles M. Forman, Chapter 7 Trustee for CGM & Dau, 365 West Passaic Street, Suite 400, Rochelle Park, NJ 07662-3005
cr	+ ServiceMac, LLC as Servicer for Wilmington Savings, FRIEDMAN VARTOLO LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
cr	+ Wilmington Savings Fund Society, FSB, not in its i, 9726 Old Bailes Road, Suite 200, Fort Mill, SC 29707-7882
519827528	+ AGSCO Corporation, 60 Chapin Road, Pine Brook, NJ 07058-9216
519827531	+ Citadel Servicing Corporation, 9726 Old Bailes Rd Ste 2, Fort Mill, SC 29707-7881
519827533	E-ZPass Customer Service Center, 375 NJ-21, Newark, NJ 07114
519901785	+ Forman Holt, Attorneys At Law, Charles M. Forman, Chapter 7 Trustee, 365 W. Passaic St., Suite 400., Rochelle Park, NJ 07662-3005
519827534	+ HomansPeck, LLC, Michael D. Homans, 230 Sugartown Road, Suite 218, Wayne, PA 19087-6000
519827538	+ Maurice Wutscher LLP, 5 Walter E Foran Boulevard, Suite 2007, Flemington, NJ 08822-4674
519827543	+ Steven J. Mitnick, Esq., 49 Old Turnpike Road, Po Box 530, Oldwick, NJ 08858-0530
519827544	+ The Fundworks, LLC, 5990 N. Sepulveda Blvd #310, Van Nuys, CA 91411-2523
519827545	+ United States Attorney General - Attorney Gen, United States Department of Justice, Ben Franklin Station - P.O. Box 683, Washington, DC 20044-0683

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 25 2025 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 25 2025 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 25 2025 20:41:19	Synchrony Bank/c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519860901	Email/PDF: bncnotices@becket-lee.com	Jul 25 2025 20:41:02	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519827529	+ Email/PDF: bncnotices@becket-lee.com	Jul 25 2025 20:52:41	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
519827530	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 25 2025 20:41:24	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519837377	+ Email/PDF: ebn_ais@aisinfo.com	Jul 25 2025 20:52:42	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519912217	^ MEBN	Jul 25 2025 20:35:28	Charles M. Forman, Trustee for CGM & Daughters Cor, c/o Forman Holt, 365 W. Passaic Street, Suite 400, Rochelle Park, NJ 07662-3005
519827532	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jul 25 2025 20:39:00	Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679
519830783	^ MEBN		

District/off: 0312-2

User: admin

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Date Rcvd: Jul 25, 2025

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		Jul 25 2025 20:34:33	First Portfolio Ventures II, LLC, 3091 Governors Lake Drive Suite 500, Peachtree Corners, GA 30071-1135
519827535	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Jul 25 2025 20:39:00	Hyundai Capital America, 4000 Macarthur Blvd Ste, Newport Beach, CA 92660-2516
519888580	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Jul 25 2025 20:39:00	Hyundai Lease Titling Trust, P.O. Box 20809, Fountain Valley, CA 92728-0809
519827536	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 25 2025 20:38:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519827537	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jul 25 2025 20:52:48	JPMCB Card Services, Po Box 15369, Wilmington, DE 19850-5369
519840562	+ Email/Text: RASEBN@raslg.com	Jul 25 2025 20:37:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519831005	Email/PDF: resurgentbknotifications@resurgent.com	Jul 25 2025 20:40:48	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519836255	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Jul 25 2025 20:37:00	New Jersey Turnpike Authority, 1 Turnpike Plaza, P.O. Box 5042, Woodbridge, NJ 07095
519827539	^ MEBN	Jul 25 2025 20:33:23	New Jersey Attorney General Office Division o, Richard J. Hughes Justice Complex, 25 Market Street, P.O. Box 112, Trenton, NJ 08625-0112
519827540	+ Email/Text: bankruptcyteam@rocketmortgage.com	Jul 25 2025 20:39:00	Rocket Mortgage, 1050 Woodward Ave, Detroit, MI 48226-3573
519851805	+ Email/Text: bankruptcyteam@rocketmortgage.com	Jul 25 2025 20:39:00	Rocket Mortgage, LLC fka Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
519827542	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jul 25 2025 20:37:00	State of New Jersey, Division of Taxation, Compliance and Enforcement - Bankruptcy, 3 John Fitch Way, 5th Floor, Po box 245, Trenton, NJ 08695
519827541	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jul 25 2025 20:40:44	Secretary of Housing and Urban Development, 451 Seventh Street SW, Washington, DC 20410-0002
519827639	^ MEBN	Jul 25 2025 20:35:10	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519829106	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jul 25 2025 20:40:44	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
519888343	^ MEBN	Jul 25 2025 20:35:04	Wilmington Savings Fund Society, FSB, c/o ServiceMac, LLC, 9726 Old Bailes Road, Ste, 200, Fort Mill, SC 29707-7882

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519860902	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0312-2

User: admin

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Date Rcvd: Jul 25, 2025

Form ID: pdf901

Total Noticed: 38

**in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 27, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2025 at the address(es) listed below:**

Name	Email Address
Andrew L. Spivack	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity but solely as trustee of MFA 20 andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Andrew L. Spivack	on behalf of Creditor ServiceMac LLC as Servicer for Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as trustee of MFA 2021-NQM2 Trust andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Charles G. Wohlrab	on behalf of Creditor ServiceMac LLC as Servicer for Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as trustee of MFA 2021-NQM2 Trust bkecf@friedmanvartolo.com, cwohrlab@ecf.courtdrive.com
David L. Stevens	on behalf of Debtor Christian G. Monne dstevens@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromer o@scura.com;spereyra@scura.com;dwoody@scura.com;asoto@scura.com;ralrehaili@scura.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eamonn O'Hagan	on behalf of Creditor United States Internal Revenue Service eamonn.ohagan@usdoj.gov
Jamal J Romero	on behalf of Debtor Christian G. Monne jromero@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;vmajano@scura.com;spereyra@scura.com;14799@notices.nextchapterbk.co m;dwoody@scura.com;pevangelista@scura.com;amurphy@scura.com;vduarte@scura.com
Marc D. Miceli	on behalf of Creditor AGSCO Corporation mmiceli@sm-lawpc.com lindsay@sm-lawpc.com
Marie-Ann Greenberg	magecf@magtrustee.com
Michael E. Holt	on behalf of Interested Party Charles M. Forman Chapter 7 Trustee for CGM & Daughters Corporation mholt@formanlaw.com, kanema@formanlaw.com
Steven J. Mitnick	on behalf of Creditor AGSCO Corporation smitnick@sm-lawpc.com lindsay@sm-lawpc.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12